

*YOUR  
MILITARY  
HEALTH  
BENEFITS!*

# **MILITARY RETIREE MEDICAL BENEFITS**

## **1. MILITARY TREATMENT FACILITY**



<http://www.tricare.mil/mtf/>



2.

- TRICARE Website [www.tricare.mil](http://www.tricare.mil)
- TRICARE Contacts <http://www.tricare.mil/contactus/>
- Region North – Health Net Federal Services Website  
<https://www.hnfs.net/bene/home>
- Your choices are....
  - TRICARE Standard
  - TRICARE Extra
  - TRICARE Prime

# MILITARY MEDICAL FACILITIES



Always Have the Authorization to Use **Military Facilities** of All Military Components (Army, Air Force, Marine Corps, Navy, & Coast Guard)

<http://www.tricare.mil/mtf/>

The Priority For Appointments Are:

1. Active Duty & Family Members
2. Retired Military & Family Members Who Are Paying For TRICARE Prime (Under Age 65) Or Are Enrolled In TRICARE Plus (Over Age 65)
3. Retired Military & Family Members Who Are TRICARE Standard



## **TRICARE STANDARD**

[https://www.hnfs.net/common/tricareProgram/tricare\\_standard\\_extra\\_information.htm](https://www.hnfs.net/common/tricareProgram/tricare_standard_extra_information.htm)

1. If you have Other Insurance, you can use this as a free Secondary...**if there is anything left to pay, after the 75% is paid by your other insurance!**
2. If you choose TRICARE Standard as your Primary Insurance a Supplemental Insurance is recommended
  3. No Enrollment Fee...It's Free!
  4. Good ID Card...You're Eligible!
  5. Annual Deduction of \$150 for Single Person...\$300 for Family!
  6. 75/25 Type of Policy... TRICARE Pays Up To 75% Of What Is Allowable...You Pay The Rest!
7. Go To Any Doc...So Long As They Are Willing To Do The Paperwork!
8. Catastrophic Cap Is \$3000...You Pay \$3000 Per Year...TRICARE Pays The Rest...So Long As It Is Allowable!

## **TRICARE EXTRA**

[https://www.hnfs.net/common/tricareProgram/tricare\\_standard\\_extra\\_information.htm](https://www.hnfs.net/common/tricareProgram/tricare_standard_extra_information.htm)

1. If Your Doc Is a TRICARE Prime Doc...But You Don't Want TRICARE PRIME or the Doc only sees Active Duty & Family Members under Prime Remote!
2. No Enrollment Fee...It's Free!
3. 80/20 Type of Policy... TRICARE Pays Up To 80% Of What Is Allowable...You Pay The Rest!
4. Annual Deduction of \$150 For Single Person...\$300 For Family!
5. Catastrophic Cap Is \$3000...You Pay \$3000 Per Year...TRICARE Pays The Rest...So Long As It Is Allowable!

## **TRICARE PRIME**

<https://www.hnfs.net/common/benefits/TRICARE+Costs+for+Retirees.htm>

1. Annual Cost Is \$230 For Single Person Or \$460 For Family
2. Enroll & Pay for Prime no later than the 19<sup>th</sup> of the month to start health coverage benefit by the 1<sup>st</sup> of the next month
3. Must Use TRICARE Prime Participating Docs & Medical Facilities
4. No Deductibles...Only Co-pays Like Regular Doc \$12, Specialist \$25, Hospital Overnight \$11-\$15 per day
5. Ongoing Specialty Care must be Pre-Approved thru Referral System ...So You Must Be Proactive Instead Of Reactive!
6. If You Use A Military Facility...You Do Not Have To Pay The Co-pays.
7. If You Use A Civilian Doc/Facility...You Pay The Co-pays!
8. Catastrophic Cap Of \$3000 Applies...If You Pay \$3000 for the Family In One Year For Medical Care & Scripts...TRICARE Picks Up The Rest, If Allowable.

**TRICARE NORTH ADMINISTRATOR**  
**(HEALTH NET FEDERAL SERVICES)**

## TRICARE NORTH Service Centers

<https://www.hnfs.net/TSCLocator/search.aspx?search=tsc>

- **Pennsylvania TRICARE Service Centers**

Health Net TRICARE Region - North **1-877-874-2273**  
Carlisle Barracks  
DUNHAM Health Clinic  
Carlisle, PA 17013

Health Net TRICARE Region - North **1-877-874-2273**  
333 Rouser Road  
Building 4  
Coraopolis, PA 15108

### OTHER Military Treatment Facilities

<http://www.tricare.mil/mtf/>

- **Health Benefits Advisors**

- Dunham Army Health Clinic, Carlisle, PA **717-245-4112**
- Army Health Clinic, New Cumberland, PA **717-770-4941**

- **Claims Address & Information**

Health Net Federal Svc, Inc. **1-877-874-4473**  
C/o PGB, LLC/Tricare Claims  
PO Box 870140  
Surfside Beach, SC 29587-9740

## TRICARE PRIME Fee Options

[Enrollment Home](#) | [Fee Options](#) | [Payment Methods](#) | [Online Payments](#) | [How to Change Payment Method](#)

Payment Option	MONTHLY	QUARTERLY	ANNUAL
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<b>Plan Selection</b>	Single \$19.17	Single \$57.50	Single \$230.00
	Family \$38.34	Family \$115.00	Family \$460.00
<b>Payment Method</b>	Allotment from retirement pay	Check/Cashier's Check/Money Order	Check/Cashier's Check/Money Order
	Electronic Funds Transfer (EFT)	VISA or MasterCard	VISA or MasterCard

**Check/Money Order** - You may make quarterly and annual payments via check or money order. With this payment option, you will be billed approximately 30 days before your next payment is due.

**VISA/MasterCard** - You may make quarterly and annual payments with your VISA or MasterCard. You may use a debit card as long as it has the VISA or MasterCard logo on it. With this payment option, you will be billed approximately 30 days before your next payment is due.

**EFT** - With Electronic Funds Transfer, enrollment fees will be taken out of your checking or savings account each month. Monthly bills will not be sent. Before EFT is established, you must pay three months' worth of enrollment fees (\$57.50 for a Single, \$115.00 for a Family).

**Allotment** - If you are a retired Uniformed Services member, you may [establish an allotment](#) from your retired pay each month. Monthly bills will not be sent. Before the allotment is established, you must pay three months' worth of enrollment fees (\$57.50 for a Single, \$115.00 for a Family).

## **NEW!!**

### **TRICARE Coverage for Gray Area Reserve/National Guard Retirees (Under the age of 60 and not drawing military Retirement Pay) and their eligible Family Members!**

For the first time, members of the Retired Reserve who are not yet age 60, “gray area” retirees can purchase TRICARE health coverage for themselves and their eligible family members with the Sept. 1, 2010 launch of **TRICARE Retired Reserve (TRR)**.



“This new program offers a health coverage opportunity for “gray area” Guardsmen and Reservists who served America honorably, setting a proud example for today’s forces,” said Rear Adm. Christine Hunter, deputy director of the TRICARE Management Activity. “TRICARE Retired Reserve will provide an outstanding health benefit.”

Retired Reservists may qualify to purchase TRR coverage if they are under the age of 60 and are not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program. They must also be members of the Retired Reserve of a Reserve component and qualified for non-regular retirement. For instructions on how to qualify for and purchase TRR go to [www.tricare.mil/trr](http://www.tricare.mil/trr).

For calendar year 2010, the TRR member-only monthly premium is \$388.31 (\$4,659.72 yearly), and the member and family monthly premium is \$976.41 (\$11,716.92 yearly). Premiums will be adjusted annually.

The comprehensive health care coverage provided by the premium-based TRR is similar to TRICARE Standard. After purchasing TRR, members will receive the TRICARE Retired Reserve Handbook, which includes details about covered services, how to get care and who to contact for assistance. For more information, visit [www.tricare.mil/trr](http://www.tricare.mil/trr). Sign up for TRICARE e-mail updates at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions).

## OTHER TRICARE ADMINISTRATORS

TRICARE South - 1-800-444-5445

<http://www.humana-military.com/south/bene/beneficiary.asp>

<http://www.humana-military.com/south/bene/tools-resources/BeneSiteProvLoc.asp>

TRICARE West - 1-888-874-9378

<http://www.tricare.mil/westTSC/>

<http://www.triwest.com/unauth/apps/OnlineProviderDirectory/default.aspx>

TRICARE Overseas – 1-888-777-8343

<http://www.tricare.mil/overseasTSC/Europe.cfm>

<http://www.tricare.mil/overseasTSC/Pacific.cfm>

<http://www.tricare.mil/overseasTSC/TLAC.cfm>

<http://www.tricare.mil/overseasTSC/>

## ***Supplemental TRICARE Health Insurance***

- Cover the percentages of costs you are responsible for under TRICARE Standard and TRICARE Extra

- Supplemental TRICARE Prime Insurances available
- See samples of Supplemental insurances
- More Military Organizations that offer Supplemental Insurances
- Search “TRICARE Supplemental Insurance” on Internet
- Requires you to do research

# TRICARE / CHAMPVA 2010 Supplement Comparison

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(Approximate) Yearly Rates	CHAMPVA AMRA Supplement	RAUS High Option	Reserve Officers Association	TRICARE Reserve Select	Association of the United States Army	Society of Military Widows	NAVAL Enlisted Reserve Assoc.	MOAA	Air Force Sergeants Association	Marine Corps Association	Air Force Association
Retired Member Rates 0-39 40-44 45-49 50-54 55-59 60-64		\$300 \$324 \$360 \$456 \$576 \$636	\$272 \$272 \$360 \$452 \$560 \$648	(TRS) separated reservists or National Guard \$84	\$327 \$327 \$327 \$489 \$489 \$541	\$177 \$184 \$210 \$261 \$324 \$363	\$356 \$356 \$356 \$520 \$680 \$860	\$305 \$305 \$359 \$484 \$645 \$860	\$294 \$294 \$383 \$482 \$613 \$680	\$306 \$306 \$306 \$477 \$649 \$840	\$264 \$264 \$360 \$492 \$624 \$780
Retired Spouse Rates 0-39 40-44 45-49 50-54 55-59 60-64	\$324 \$360 \$420 \$540 \$636 \$768 \$252	\$300 \$324 \$360 \$456 \$576 \$636 \$240	\$272 \$272 \$360 \$452 \$560 \$648 \$150		\$327 \$327 \$327 \$489 \$489 \$541 \$221	188 194 212 268 338 379 163	\$440 \$440 \$440 \$652 \$860 \$984 \$148	\$448 \$448 \$538 \$663 \$753 \$919 \$269	\$294 \$294 \$383 \$482 \$613 \$680 \$284	\$393 \$393 \$393 \$617 \$838 \$969 \$342	\$264 \$264 \$360 \$492 \$624 \$780 \$288
Each Child: (Yearly Spouse Active Duty Rates)	N/A N/A	\$84 \$72	\$90 \$84	\$84 \$72	\$128 \$84		\$157 \$106	\$129 \$108	\$83 \$47	\$95 \$75	\$180 \$144
Doctor's Office Visits	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Hospitalization	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Prescriptions Supplement Used with Champ VA Prime Supplement Offered	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Are Health Questions Asked?	NO	NO	NO	NO	NO	NO	YES	NO	NO	NO	NO
Preexisting Illness Waiting Period?	6 Months	6 Months	6 Months	6 Months	6 Months	12 / 24 Months	12 Months	6 Months	12 / 24 Months	12 / 24 Months	12 Months
Supplement Plan Pay Tricare Deductible?	N/A	YES 50%	NO	NO	NO	NO	NO	NO	NO	NO	NO
Supplement Plan Have Deductible?	\$150	\$250 / 500	\$300 / 600	NO	\$250 Per Person	\$300 / 600	\$100 / 200	\$150 / 300	\$250 / 500	\$150 / 300	\$250 / 500
Pays Over & Above What Tricare Allows	N/A	YES	YES	80%	YES	YES	YES	YES	80%	YES	YES
Toll-Free	800-242-6797	800-481-8831	800-247-7988	800-638-2610	800-882-5707	800-842-3451	800-562-4076	800-247-2192	800-882-5541	800-368-5682	866-638-2610

This comparison is not meant to be a contract of insurance but only a brief summary of rates and benefits. Rates and benefits may change and vary by state. This is intended to be used solely for general comparison. Contact each for underwriting, limitations, exclusions and provisions. Federal Publishing is not connected with the Department of AirForce, Navy, Army, Marine Corp., or Coast Guard. The services offered are not endorsed by the Department of Defense, Department of Veterans Affairs or the United States Office of Personnel Management and are offered to all parties regardless of sex, creed or color.

\*\*Smokers Rates  
\*Nonsmoker Rates

[www.federalpublishing.com](http://www.federalpublishing.com)



# Pharmacy

## 1. Military Facility

- <http://dunham.narmc.amedd.army.mil/pages/Pharmacy.aspx>

## 2. TRICARE Pharmacy Programs

<http://express-scripts.com/TRICARE/>

- TRICARE Retail Local Pharmacy Program

<http://express-scripts.com/TRICARE/pharmacy/>

- National Mail Order Pharmacy Program

<http://express-scripts.com/TRICARE/faq/>

## MILITARY PHARMACY

<http://www.tricare.mil/mtf/>

- Free! If They Carry What You Need
- If using DUNHAM Clinic Pharmacy, call (**717-245-4509**) or checkout the website before Driving!

<http://dunham.narmc.amedd.army.mil/pages/Pharmacy.aspx>

- Can Use Scripts Written By Civilian Doc
- For Both Long Term Or Short Term Scripts
- Long Term Non-Narcotic 90 Day Supply
- Long Term Narcotic 30 Day Supply Only

## **DOD Tricare Retail-Scripts**

- **NEW! Can be used if you have other insurance that allows you Local Pharmacy Privilege if the pharmacy participates! You will be charged the TRICARE cost!**
- Through Your Local Pharmacy (Wal-Mart, Kmart, Giant, Weis, Target, CVS, Rite-Aid, Medicine Shoppe, and many smaller town pharmacies too!)
  - Check for Pharmacies in your zip code area

<http://www.express-scripts.com/TRICARE/pharmacy/>

- Costs \$3 (Generic) Or \$9 (Brand) or \$22 (Non-formulary)
  - Scripts For 30 Days Or Less
- May Use For Long Term Scripts But Need To Get Monthly Refills
  - For More Info 1-866-363-8779 or
- Website: <http://www.express-scripts.com/TRICARE/>

# **TRICARE MAIL ORDER PHARMACY** **(TMOP)**

- You **may not** use TMOP if you have Other Health Insurance with a Mail-Order Pharmacy benefit; **unless** the other plan doesn't cover the medication needed or you have exceeded the dollar limit of coverage under that other plan!
  - Through Express Scripts 1-866-363-8667
  - Costs \$3 (Generic), \$9 (Brand) or \$22 (Non-formulary)
  - Long Term Maintenance Prescriptions..(Diabetes, Cholesterol, Heart Disease, Ect...)
    - 90 Day Supply For Non-Narcotic Scripts
    - 30 Day Supply For Narcotic Scripts
  - For More Info, Call 1-866-363-8667 or check the website at <http://www.express-scripts.com/TRICARE/faq/>

**Magical Age of 65!**




1. Military Pharmacy Entitlement Continues.
2. TRICARE Pharmacy Program Entitlements Continue.
  - a. DoD TRICARE Retail Pharmacy (ExpressScripts) Continues. Call 1-866-363-8779.
  - b. TRICARE Mail Order Pharmacy Program Continues. Call 1-866-363-8667
3. TRICARE-For-Life Entitlement Starts!


Call 1-866-773-0404 or  
Checkout website <https://www.tricare4u.com>

  - Enrolled & Paying For Medicare Part B
    - a. Free Supplement To Medicare
    - b. Covers Deductibles & Co pays
    - c. All Civilian Docs...If They Accept Medicare

**TRICARE For Life (TFL) Handbook**




**TRICARE For Life Handbook**



**Published:** 5/24/2010

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**HEALTHCARE COVERAGE: WHO PAYS?**  
**OUTSIDE MILITARY TREATMENT FACILITY (MEDICARE PART A)**

		Medicare Pays	TRICARE Pays	What you Pay
<b>Inpatient Hospitalization (Major Medical)</b>	<b>Days 1 -150</b>	<b>All but the Deductible</b>	<b>The Deductible</b>	<b>Nothing</b>
	Days 151+	Nothing	The DRG allowed minus your copay/cost share	<p><b>\$250/day or 25% of charges whichever is less plus 20% of professional charges if in a TRICARE network hospital</b></p> <p><b>\$417/day or 25% of charges, whichever is less, plus 25% for professional charges if in Non-network hospital.</b></p>
<b>Inpatient Mental Health (Psychiatric)</b>	<b>Days 1- 150</b>	<b>All but Deductible</b>	<b>The Deductible</b>	<b>Nothing</b>
	Days 151+	Nothing	<p>80% if in network hospital</p> <p>75 % if non-network hospital</p>	<p><b>20% of institutional charges + 20% of professional charges</b></p> <p><b>See TRICARE Reimbursement Manual Chap 2.</b></p>
<b>Skilled Nursing Facility - Rehab type</b>	<b>Days 1 - 100</b>	<b>All but Deductible</b>	<b>The Deductible</b>	<b>Nothing</b>
	Days 101+	Not Covered	<p>80% of Network Hospital</p> <p>75% if Non-network hospital</p>	<p><b>20% of allowable charges</b></p> <p><b>25% of allowable charges</b></p>
<b>Hospice Care</b>	<b>All</b>	<b>95%</b>	<b>5%</b>	<b>Nothing</b>

## OUTPATIENT SERVICES – MEDICARE PART B –

## OUTSIDE MILITARY TREATMENT FACILITY

	Medicare Pays	Tricare Pays	You Pay
<b>Doctors Visits</b>	80%	20%	<b>Nothing</b>
<b>Emergency Room</b>	80%	20%	<b>Nothing</b>
<b>Mental Health Visit</b>	50%	50%	<b>Nothing</b>
<b>Lab Services</b>	100% for approved services	Remaining Liability (if any)	<b>Nothing</b>
<b>Radiology (X-rays)</b>	80%	20%	<b>Nothing</b>
<b>Home Health Care</b>	100% for approved services	Remaining Liability (if any)	<b>Nothing</b>
<b>Durable Med Equip</b>	80%	20%	<b>Nothing</b>
<b>Outpatient Hospital Services</b>	80%	20%	<b>Nothing</b>
<b>Blood</b>	Nothing for 1 <sup>st</sup> 3 pints	100%	<b>Nothing</b>
	80% for additional pints	20%	<b>Nothing</b>
<b>Chiropractor Services</b>	80%	Not Covered	<b>20%</b>
<b>Healthcare Outside</b>	<b>Of the United States</b>	<b>&amp; it's Territories</b>	<b>- outside MTF</b>
<b>Inpatient Services</b>	Not Covered	75%	<b>25%</b>
<b>Outpatient Services</b>	Not Covered	75%	<b>25%</b>

## Prescriptions – same as before Age 65

Military Pharmacy (Up to 3 Month Supply)	Local Pharmacy (Up to 1 month Supply)	Mail Order Pharmacy (3 month Supply)
Free if they Carry what you need	\$3 – Generic \$9 – Brand \$22 – Non Formulary	\$3 – Generic \$9 – Brand \$22 – Non Formulary



**Administered Through Delta Dental**  
**Call 1-888-838-8737 or Check Out**  
**<http://www.trdp.org/>**

## **TRICARE Enhanced Retiree Dental Program Premiums**

**Eff**

<b>Regions</b>	<b>One-Person Enrollment</b>	<b>Two-Person Enrollment</b>	<b>Family Enrollment</b>
Region A	\$29.34	\$56.77	\$95.03
Region B	\$33.88	\$66.06	\$109.96
Region C	\$39.95	\$76.97	\$127.31
Region D	\$43.69	\$84.79	\$141.29
Region E	\$48.25	\$93.04	\$156.25

**Effective Oct 2010 – 31 Sep 2011**

**Check premium costs by calling  
1-888-838-8737 or go to**

**<http://www.trdp.org/pro/premiumSrch.html>**

**Note! Your first payment must be a “Double” Payment!**

**Rates go up every year...**

**Enroll via Internet at <http://www.trdp.org/>**

**Or phone at 1-888-838-8737**

**Or mail to...**

**Delta Dental of California  
Federal Services  
PO Box 537008  
Sacramento, CA 95853-7008**

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## **TRICARE Retiree Delta Dental Info**

- **Active Duty Retirees & Grey Area Retirees**  
**Enroll within 120 days after retirement you will get all Benefits stated below. Immediately**
- **Reserve/National Guard Retirees at age 60 & Active Duty retirees who enroll after 120 days of retirement.**  
**Will have the 1<sup>st</sup> set of benefits during the first year.**  
**Starting year 2, will get all Benefits stated below.**
- **Use Participating & non-participating Dentists**
  - a. **Participating Dentists will accept what TRICARE pays, you pay the left over percentage**
- **Non-participating Dentists can submit for payment from TRICARE, whatever is left over to be paid...you get to pay in full.**
- **Who are the networks Participating Dentists?**

**Call 1-888-838-8737 or go to**  
**<http://www.trdpnetwork.org/>**

## **Benefits**

**This chart provides an overview of coverage under the Enhanced TRICARE Retiree Dental Program.**

<b>Benefits available during the first 12 months of enrollment:</b>	<b>*Delta Dental Pays:</b>
Diagnostic services(such as exams)	100%
Preventive services(such as cleanings)	100%
Basic Restorative services(such as fillings, including tooth-colored fillings on back teeth)	80%
Endodontic(such as root canals)	60%
Periodontal(such as gum treatment)	60%
Oral Surgery(such as extractions)	60%
Emergency (such as treatment for minor pain)	80%
Dental Accident Coverage	100%
<b>Additional services available after 12 months of continuous enrollment or if enrolled within four months after retirement:</b>	
Cast Crowns, Onlays & Bridges	50%
Partial/Full Dentures	50%
Dental Implant Services	50%
Orthodontics	50%
<b>Deductibles &amp; Maximums</b>	
Annual Deductible (per person, \$150 cap per family, per benefit year)	\$50
Annual Maximum (per person, per benefit year)	\$1200
Orthodontic Maximum (per person, per lifetime)	\$1500
Dental Accident Maximum (per person, per benefit year)	\$1000
Benefit Year: October 1- September 30	

\*The percentage paid by Delta is based on the allowed amount for each procedure. While the coverage percentage is the same for all TRDP patients, total out-of-pocket costs may be higher if care is received from a non-network or overseas dentist.